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ABSTRACT

This is the fourth of five student packets forming part of a position simulation developed for use in an office applications laboratory at the postsecondary level. The purpose of the simulation is to give the student an opportunity to become familiar with the tasks and duties performed by a clerk-typist working for an independent insurance agency. The packet, which contains approximately 10 hours of work, includes 7 numbered jobs and supplies (any necessary letterhead or special forms). A guide sheet provides instructions for each numbered job. Jobs include preparing a stencil and filling in a form letter, preparing an itinerary with accompanying letters of reservation, typing a rough draft and final copy of unarranged menus, typing conversion charts and an annuity protector chart, and filling in an insurance rate form for a special policy plan. (YLB)

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OFFICE OCCUPATIONS

SIMMONS INSURANCE AGENCY

A Clerk-Typist Position Simulation

Student Packet IV

ED249401

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Georgia Department of Education

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Division of Program Development
Office of Vocational Education
Georgia Department of Education
Atlanta, Georgia 30334
Charles McDaniel, State Superintendent of Schools
1982

UPD 7729/7-82

SIMMONS INSURANCE AGENCY

A Clerk-Typist Position Simulation

Developed by

Columbus Area Vocational-Technical School
Columbus, Georgia

Revised by

Georgia State University
Atlanta, Georgia

Project Supported by

Office of Vocational Education
Division of Program Development
Georgia Department of Education
Atlanta, Georgia 30334

Dr. Charles McDaniel, State Superintendent of Schools

1982

FOREWORD

This clerk-typist position simulation has been developed for use in an office applications laboratory at the postsecondary level. Its purpose is to give the student an opportunity to become familiar with the tasks and duties that may be performed by a clerk-typist.

Appreciation is expressed to Mr. K. Gerald Allen, Project Coordinator, and to the business education instructors at Columbus Area Vocational-Technical School for the development of these materials.

Appreciation is also expressed to the many business education instructors throughout the state who field tested, evaluated, and provided invaluable feedback on these materials as a part of this revision effort.

Sincere appreciation goes to Dr. John H. Lloyd, Director, Program Development Division, for his continued support, encouragement, and leadership in this revision effort.

Dr. Harmon Fowler
Project Director
Office Simulation Project

Mrs. Doris Rash-Wooten
Assistant Project Director
Office Simulation Project

STUDENT GUIDE SHEET

This packet contains approximately ten (10) hours of work. Included in the packet are the numbered jobs and supplies. Where letterhead or special forms are necessary, they will be provided. No index cards or labels have been furnished. You may use paper cut to size or furnish 3 x 5 index cards. A form for labels is provided or real labels may be used.

The instructions for each numbered job are shown on this sheet. Examine each job to see if it is rush or routine. Be sure to do the rush jobs first. Check to see that you have all necessary materials. Use current dates where necessary.

Instructions

1. While Mr. Simmons was talking to one of his clients about mortgage insurance, his client gave him the name of his cousin who recently purchased a home and had expressed an interest in obtaining coverage on his home.

   We are low on that particular form letter. Please prepare a stencil, duplicate a supply of copies and fill in and mail one for the person listed below.

   Mr. Joseph Beecher
   3219 Carver Street
   Columbus, GA 31906

2. Mr. Simmons is planning a trip to Western Mutual Insurance Company, Denver, Colorado. He has left notes on his trip with Mrs. Kelly, his secretary. She has passed them on to you with a note. You are to plan and type one original and three copies of his itinerary and write the two hotels indicated for reservations.

3. Mr. Fred Simmons is chairman of the committee to plan the banquet for the Georgia Association of Independent Insurance Agents. He and his committee have decided on the menu and the printer is waiting for the copy. Type it in rough form and get it approved by Martha Kelly. Then type the finished copy for the printer. Any attractive style will be all right. (The banquet is being held at the Harmony Club in Columbus.)

4. Mr. Simmons needs this conversion chart to deliver this afternoon to two customers. The same chart can be used for both customers. One chart is for Mrs. Jane Lane, and the other is for Mr. Randall Oppen. Mrs. Lane is 42 years old and Mr. Oppen is 45 years old.

5. Mr. Haskins would like to have an Annuity Protector Plan for his infant daughter who is three months old. Please type an Annuity Protector Chart and fill in an Annuity Protector form for Mr. Simmons for Thursday afternoon. (Be sure that the numbers are aligned properly.)

6. The agency is offering a limited time offer on a special insurance plan for children up to age 12. Mr. Harris, Mr. Simmons' client, is considering the purchase of one for his son, Joe, who is one year old. Mr. Simmons is to present a plan to Mr. Harris for his consideration Friday evening. Please type in the attached information on the form provided for him to take with him.

   In addition, an acknowledgement of receipt form should be included for Mr. Harris' signature should he decide to take the plan. The form needed to accompany this policy needs to be prepared and duplicated to replenish our stock. Prepare the stencil and enclose a copy with the completed plan for Mr. Simmons to take with him.

7. Please send the form letter provided to the clients listed. Each form letter must have the policy number, name of the lender, and loan number typed in the appropriate space. You will then need to compose and type an original transmittal letter to the clients asking them to sign the letter and return it to us. Make a carbon copy of this letter. Please address an envelope to each client and also an envelope with our address for their convenience in returning the letter to us.

BEST COPY AVAILABLE

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

Would you mind giving me your date of birth below so that I may finish you information about our Mortgage Insurance Plan. This plan can make it possible for you to leave your home free and clear to your family if you die.

This protection has helped many home owners save their homes from foreclosure. You may find our plans most beneficial in protecting your family's future. For more information about this plan, please return this letter in the enclosed envelope.

Sincerely,
Fred Simmons
Simmons Insurance Agency

Name _____ Telephone _____
Occupation _____
Date of Birth: Month _____ DAY _____ Year _____
Amount of Mortgage _____ Years Remaining _____
I would like to have this information on the items checked below:

( ) The plan described in this letter
( ) Family Policy
( ) Retirement at age 50, 60, or 65
( ) The Keogh Act in which self-employed people can save for retirement and deduct the contribution as a business expense
( ) Insurance on spouse
( ) Group or Keyman Insurance
( ) Educational Plan for Children
( ) Estate Planning

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

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I had to leave the office during lunch and won't be back today.

From the attached notes, please type an itinerary for Mr. Fred Simmons' trip to Denver, Colorado, for the purpose of visiting the offices of Western Mutual Insurance Company, Metropolitan Building, 1624 Court Street, Denver. He has already made his plane reservations for Tuesday, (one month from today). He will spend Tuesday night in Atlanta to attend the Kiwanis Banquet which is being held at the Atlanta Hilton at 8 p.m. Please write (for my signature) to make him a reservation for that night at the same hotel. Also, in Denver, he would like to stay at the Hilton, which is close to the Western offices on Court Street. Look them up in the Hotel-Motel Red Book and write for reservations for Wednesday and Thursday nights.

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(These are Mr. Simmons' notes)

Leave Columbus at 4 p.m., Delta 766. Arrive Atlanta 4:37. Will take limo to hotel. The Kiwanis banquet will be at Atlanta (Courtland) Hilton at 8 p.m. I will be having breakfast buffet the next morning (8 a.m.) with Sam Marshall, Life of Georgia. He will drive me to the airport. I will depart Atlanta at 11 a.m., Delta 1009. I understand that lunch will be served on the plane. That flight will arrive Denver 1:30 M.S.T. I would like to check into the Hilton (the one near Western Mutual) before I go to the meeting at W.M. at 3. I have been invited to have dinner with J. P. Peterson, V.P. W.M. (his home). He will pick me up at hotel at 7:30.

Thursday morning I will meet at W.M. at 9 a.m. to tour their entire facility. Lunch in the Executive Dining Room of W.M. at 12 noon with Mr. Jason Roberts.

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That meeting resumes at 2 and ends at 5. They have left me free for that evening. There will be another meeting at 9 on Friday at W. M.

I will leabe Denver at 2:55 p.m., Delta 306, arriving in Atlanta 6:50 E.S.T. My brother Mike is meeting me at 7 at the airport to have dinner with me before I leave for Columbus at 8:50 Delta 701. I will arrive Columbus 9:32 p.m. Friday.

By the way, W. M.'s telephone number is 303-893-2163.

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904

This is the menu decided by my committee. Please type for printer.

Shrimp Cocktail
Prime Ribs with Mushrooms
Broccoli Casserole
Potatoes Au Gratin
Tossed Salad
Baked Alaska
Coffee and Tea

Customer Name

Age _____

$10,000 Converted

Monthly PAC Premium $12.20

Year	Cash Value	Paid-Up Value
5	$340.00	$1,260.00
10	900.00	2,880.00
15	1,550.00	4,280.00
20	2,290.00	5,480.00

SIMMONS INSURANCE AGENCY

Annuity Protector

YOUR PLAN FOR FINANCIAL SECURITY

Prepared Especially For Cecile Haskins Age 3 months

Annual Savings Deposit $ 150 Face Amount $ 8,091

Double to Age 55 $ 16,181

I. At the end of 10 Years you will have:

A. Cash Value.	$ 453
B. Annuity Fund*	$ 914
C. Total Cash.	$ 1,367
D. Death Benefit	$ 16,181
E. Total if death occurred 10th Year	$ 17,548

II. At the end of 20 Years you will have:

A. Cash Value.	$ 1,167
B. Annuity Fund*	$ 2,684
C. Total Cash Available.	$ 3,851
D. Death Benefit	$ 16,181
E. Total Cash if death occurred 20th Year.	$ 20,032

III. At age 65 you would have:

A. Cash Value.	$ 4,701
B. Annuity Fund*	$ 63,856
C. Total Cash Available.	$ 58,557
D. Death Benefit	$ 8,091
E. Total Cash if death occurred at age 65.	$ 66,648

(Cash value not included in death benefit after age 65)

*Annuity Fund Computed at 6%
Company Guarantees Minimum 4%

SIMMONS INSURANCE AGENCY

Annuity Protector

YOUR PLAN FOR FINANCIAL SECURITY

Prepared Especially For_____ Age_____

Annual Savings Deposit $_____ Face Amount $_____
Double to Age 55 $_____

I. At the end of 10 Years you will have:

A. Cash Value. . . . . .$_____
B. Annuity Fund* . . . . . .$_____
C. Total Cash. . . . . .$_____
D. Death Benefit . . . . . .$_____
E. Total if death occurred 10th Year . . . . . .$_____

II. At the end of 20 Years you will have:

A. Cash Value. . . . . .$_____
B. Annuity Fund* . . . . . .$_____
C. Total Cash Available. . . . . .$_____
D. Death Benefit . . . . . .$_____
E. Total Cash if death occurred 20th Year. . . . .$_____

III. At age 65 you would have:

A. Cash Value. . . . . .$_____
B. Annuity Fund* . . . . . .$_____
C. Total Cash Available. . . . . .$_____
D. Death Benefit . . . . . .$_____
E. Total Cash if death occurred at age 65. . . . .$_____
(Cash value not included in death benefit after age 65)

*Annuity Fund Computed at 6%
Company Guarantees Minimum 4%

Annuity Protector
$150.00

Age	10 Yr. Cash Value	10 Yr. Ann. Fund	10 YR. Total Cash	20 Yr. Cash Value	20 YR. Ann. Fund	20 yr. Total Cash	Age 65 Cash Value	Age 65 Am. Fund	Age 65 Total Cash	Death Ben. Initial	Death Age 55 Ultimate
0	453	914	1,367	1,167	2,684	3,851	4,701	53,856	58,557	16,181	8,691
1	466	914	1,380	1,129	2,684	3,813	4,571	50,733	55,304	15,790	7,895
2	479	914	1,393	1,136	2,684	3,820	4,457	47,786	52,243	15,448	7,724
3	482	914	1,396	1,139	2,684	3,823	4,325	45,006	49,332	15,050	7,525
4	492	914	1,406	1,152	2,684	3,836	4,205	42,384	42,089	14,678	7,339
5	493	914	1,407	1,156	2,684	3,840	4,075	39,910	43,984	14,272	7,136
6	507	914	1,421	1,161	2,684	3,845	3,948	37,576	41,524	13,902	6,951
7	501	914	1,415	1,163	2,684	3,847	3,829	35,374	39,202	13,526	6,763
8	499	914	1,413	1,163	2,684	3,847	3,677	33,297	36,974	13,136	6,568
9	498	914	1,412	1,162	2,684	3,846	3,575	31,337	34,911	12,766	6,383
10	496	914	1,410	1,164	2,684	3,848	3,456	29,488	32,944	12,386	6,193
11	494	914	1,408	1,163	2,684	3,847	3,344	27,744	31,087	12,048	6,024
12	492	914	1,406	1,164	2,684	3,848	3,229	26,099	29,328	11,700	5,850
13	489	914	1,403	1,165	2,684	3,849	3,114	24,547	27,660	11,364	5,682
14	492	914	1,406	1,171	2,684	3,855	3,014	23,082	26,096	11,046	5,523
15	488	914	1,402	1,170	2,684	3,854	2,908	21,700	24,608	10,730	5,365
16	495	914	1,409	1,185	2,684	3,869	2,834	20,397	23,231	10,534	5,267
17	501	914	1,415	1,187	2,684	3,871	2,737	19,168	21,905	10,116	5,058
18	512	914	1,416	1,189	2,684	3,873	2,641	18,008	20,649	9,948	4,974
19	512	914	1,426	1,205	2,684	3,889	2,575	16,913	19,488	9,754	4,877
20	512	914	1,426	1,204	2,684	3,888	2,403	15,881	18,364	9,476	4,738

Age	10 yr. Cash Value	10 yr. Ann. Fund	10 yr. Total Cash	20 yr. Cash Value	20 yr. Ann. Fund	20 yr. Total Cash	Age 65 Cash Value	Age 65 Ann. Fund	Age 65 Total Cash	Death Bene. Initial	Death Age 55 Ultimate
21	515	914	1,429	1,200	2,684	3,884	2,392	14,907	17,297	9,198	4,599
22	523	914	1,437	1,204	2,684	3,888	2,326	13,988	16,314	9,014	4,507
23	519	914	1,433	1,174	2,684	3,858	2,190	13,121	15,311	8,572	4,286
24	530	914	1,444	1,189	2,684	3,873	2,151	12,304	14,455	8,494	4,247
25	533	914	1,447	1,181	2,684	3,865	2,072	11,532	13,604	8,256	4,128
26	528	914	1,442	1,146	2,684	3,830	1,957	10,805	12,762	7,874	3,937
27	526	914	1,440	1,129	2,684	3,813	1,895	10,118	12,003	7,626	3,813
28	528	914	1,442	1,103	2,684	3,787	1,798	9,470	11,268	7,386	3,693
29	526	914	1,440	1,084	2,684	3,768	1,720	8,859	10,579	7,154	3,577
30	523	914	1,437	1,064	2,684	3,748	1,645	8,283	9,928	6,926	3,463
31	528	914	1,442	1,046	2,684	3,730	1,598	7,739	9,337	6,816	3,408
32	525	914	1,439	1,013	2,684	3,697	1,527	7,226	8,753	6,596	3,298
33	517	914	1,431	976	2,684	3,660	1,454	6,742	8,196	6,376	3,188
34	509	914	1,423	936	2,684	3,620	1,384	6,285	7,669	6,166	3,083
35	500	914	1,414	893	2,684	3,577	1,315	5,855	7,170	5,950	2,975
36	493	914	1,407	887	2,684	3,571	1,253	5,448	6,701	5,760	2,880
37	482	914	1,396	877	2,684	3,561	1,189	5,065	6,254	5,568	2,784
38	469	914	1,383	867	2,684	3,551	1,128	4,703	5,831	5,384	2,692
39	458	914	1,372	856	2,684	3,540	1,069	4,362	5,431	5,204	2,602
40	443	914	1,357	843	2,684	3,527	1,012	4,040	5,052	5,032	2,516

Age	10 yr. Cash Value	10 yr. Ann. FUND	10 yr. Total Cash	20 yr. Cash Value	20 yr. Ann. FUND	20 yr. Total Cash	Age 65 Cash Value	Age 65 Ann. FUND	Age 65 Total Cash	Death Benf. Initial	Death Age 55 Ultimate
41	432	914	1,346	838	2,684	3,522	968	3,736	4,704	4,912	2,456
42	416	914	1,330	822	2,684	3,503	915	3,430	4,345	4,754	2,377
43	398	914	1,312	807	2,684	3,491	865	3,180	4,045	4,600	2,300
44	381	914	1,295	789	2,684	3,473	816	2,925	3,741	4,456	2,228
45	362	914	1,276	773	2,684	3,457	773	2,684	3,457	4,330	2,165
46	340	914	1,254				691	2,457	3,148	4,048	2,042
47	319	914	1,233				618	2,243	2,243	3,792	1,896
48	298	914	1,212				549	1,850	1,850	3,542	1,771
49	276	914	1,190				482	1,671	1,671	3,300	1,650
50	255	914	1,169				419	1,501	1,501	3,068	1,534
51	235	914	1,149				358	1,342	1,700	2,842	1,421
52	213	914	1,127				302	1,191	1,493	2,625	1,312
53	194	914	1,108				249	1,048	1,297	2,216	1,108
54	173	914	1,087				199	914	1,113	2,212	1,101
55	159	914	1,073				159	787	946	2,090	1,045

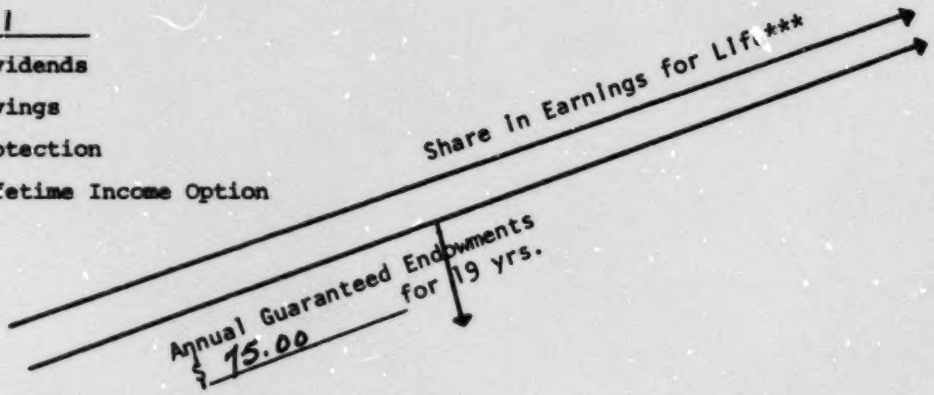
ZETA SERIES 200

YOUR MONEY AT WORK

PARTICIPATING
($10,000 Unit)

Age 1

1. Dividends
2. Savings
3. Protection
4. Lifetime Income Option



L I V E

At End of 20 Years

19 Endowments.	$ 1,426	(1)
***Accumulated 4½%.	$ 2,180	(2)
**Dividends.	$ 1,566	(3)
Cash	$ 91	(4)
Paid in Premiums	$ 4,924	(7)
TOTAL CASH.	$ 3,837	(5)
Net Premium Deposits . . .	$ 1,087	(8)
or Paid Up Policy	$ 12,281	(6)
Your Annual Premium. . . .	$ 246.20	(9)

PHASE 1

PHASE 2

If Death Occurs 1st Year

Basic Amount.	$ 10,000
PLUS Return of all Premiums Paid	$ 246.20
Accumulated Endowments. . .	$ —0—
Accumulated Dividends . . .	$ —0—
TOTAL DEATH BENEFITS.	$ 10,246.20

But that isn't all!

You get immediate cash of . $ 1,000

TOTAL BENEFITS. . . . . $ 11,246.20

***As long as in force on a premium paid basis.
**Dividends and Endowments are guaranteed to accumulate at only 3%.

If Death Occurs During 20th Year

PHASE 3

Basic Amount.	$10,000
PLUS Return of all Premiums Paid	$ 4,924
Accumulated Endowments.	$2,014.13
Accumulated Dividends	$1,429.10
TOTAL DEATH BENEFITS.	$18,367.23
But that isn't all!	
You get immediate cash of	$1,000
TOTAL BENEFITS.	$19,367.23

L I V E

At Age 65

Cash Value.	$ 6,120.60
Accumulated Dividends	$24,936.80
Accumulated Endowments. . . .	$ 15,119.19
TOTAL CASH.	$46,176.59
Total Deposits.	$ 15,756.80
Cash Profit	$ 30,419.79
Return of	$ 1.93
For Each Dollar Invested	

PHASE 4

LIVE...QUIT...end of

Accumulated Dividends. . . .	$ 59.60
Accumulated Endowments . . .	$ 153.38
TOTAL.	$ 212.98
Paid-Up Insurance.	$ 971.00
ACTUALLY PAID IN	$ 738.60
Profit or Loss.	$ 232.40

PHASE 5

SUCCESSFUL PEOPLE HAVE THE ABILITY
TO MAKE DECISIONS
WHEN THEY HAVE ALL THE FACTS.

WHAT IS YOUR DECISION?

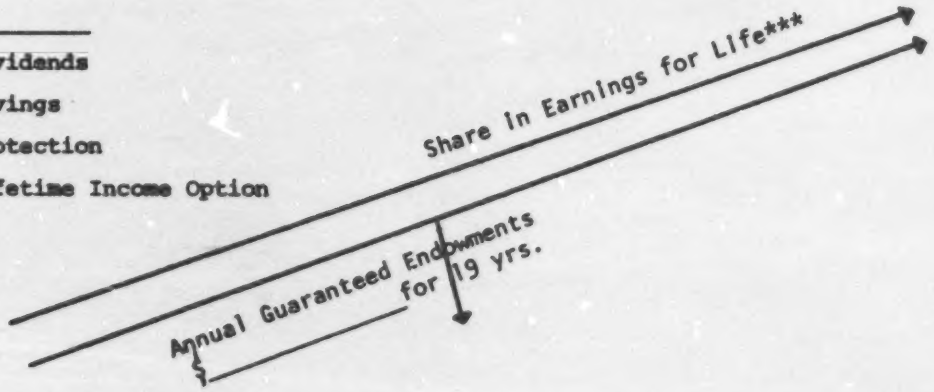
ZETA SERIES 200

YOUR MONEY AT WORK

PARTICIPATING
($10,000 Unit)

Age_____

1. Dividends
2. Savings
3. Protection
4. Lifetime Income Option



L I V E

At End of 20 Years

19 Endowments.	$_____	(1)
***Accumulated 4½%.	$_____	(2)
**Dividends.	$_____	(3)
Cash	$_____	(4)
Paid in Premiums	$_____	(7)
TOTAL CASH.	$_____	(5)
Net Premium Deposits . . .	$_____	(8)
or Paid Up Policy	$_____	(6)
Your Annual Premium. . . .	$_____	(9)

PHASE 1

PHASE 2

If Death Occurs 1st Year

Basic Amount.	$_____
PLUS Return of all Premiums Paid	$_____
Accumulated Endowments. . .	$_____
Accumulated Dividends . . .	$_____
TOTAL DEATH BENEFITS.	$_____

But that isn't all!

You get immediate cash of .$_____

TOTAL BENEFITS. . . . . .$_____

***As long as in force on a premium paid basis.
**Dividends and Endowments are guaranteed to accumulate at only 3%.

If Death Occurs During 20th Year

PHASE 3

Basic Amount. . . . . .$_____
PLUS Return of all
Premiums Paid . . . . . .$_____
Accumulated Endowments. . . . . .$_____
Accumulated Dividends . . . . . .$_____

TOTAL DEATH
BENEFITS. . . . . .$_____

But that isn't all!

You get immediate cash of . . . . . .$_____

TOTAL BENEFITS. . . . . .$_____

L I V E

At Age 65

Cash Value. . . . . .$_____
Accumulated Dividends . . . . .$_____
Accumulated Endowments. . . . .$_____

TOTAL CASH. . . . . .$_____
Total Deposits. . . . . .$_____
Cash Profit . . . . . .$_____
Return of . . . . . .$_____
For Each Dollar Invested

PHASE 4

LIVE...QUIT...end of

PHASE 5

Accumulated Dividends. . . . $_____
Accumulated Endowments . . . $_____

TOTAL. . . . . $_____

Paid-Up Insurance. . . . . $_____

ACTUALLY PAID IN . . . . . $_____

Profit or Loss. . . . . $_____

SUCCESSFUL PEOPLE HAVE THE ABILITY
TO MAKE DECISIONS
WHEN THEY HAVE ALL THE FACTS.

WHAT IS YOUR DECISION?

Mr. Fred Simmons
SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Georgia 31904

Dear Mr. Simmons:

Today, your representative_____has thoroughly explained to me by using the Presentation Kit and worksheet exclusively, the "Zeta Series 200 Contract." I understand that as an ZETA 200 Contract holder that: 1) I will participate in the divisible surplus earnings derived from participating business of the company beginning at the end of the second year and each year thereafter for life, 2) With each Zeta 200 Contract, (10,000) unit I have in force, I will receive annual endowments of $75.00 each beginning at the end of the 2nd policy year and continuing each year thereafter until the 20th anniversary date of the policy. I also understand the option to leave this endowment with the Company to accumulate at 3% compound interest, take the same in cash or reduce my annual premium by said amount. 3) In the event of death during the first 20 years of the Zeta Contract holder, all monies paid in as premiums shall be returned to the beneficiary with no deductions. 4) In the event of death prior to the 20th policy anniversary, a "Sight Bank Draft" attached to the policy will be paid in the amount equal to 10% of the face value of the contract. 5) Upon death, the face amount of the contract will be paid to the Beneficiary for the ultimate sum.

I understand the amounts of the Dividends cannot be guaranteed. Also, I understand that this contract is an insurance policy on the life of the insured.

Sincerely yours,

_____

Date_____ _____
Address

_____
City

_____
Occupation

Mr. and Mrs. Howard Timmons
1683 Buena Vista Road
Columbus, GA
American Federal Savings and Loan Association
123 12th Street
Columbus, GA 31901
Policy No. 58732
Loan No. 11168

Mr. Sam K. Grimes
4774 Hamilton Road
Columbus, GA
American Federal Savings and Loan Association
123 12th Street
Columbus, GA 31901
Policy No. 58798
Loan No. 10573

Mrs. Mark Tipton
2400 Shenandoah Drive
Columbus, GA 31907
American Federal Savings and Loan Association
123 12th Street
Columbus, GA 31901

Mr. and Mrs. John Mabry
14 Nancy Street
Columbus, GA
Home Federal Savings and Loan Association
201 13th Street
Columbus, GA 31901
Policy No. 15386
Loan No. 4453

Mrs. Martha E. Kruse
1911 Macon Road
Columbus, GA 31907
First Federal Savings and Loan Association
1234 First Avenue
Columbus, GA 31901
Policy No. 14892
Loan No. 84000

_____19____

AUTHORIZATION TO ACCEPT HOMEOWNER POLICY

POLICY NO. _____

TO: _____ LOAN NO. _____
(Name of Lender)

Ladies and Gentlemen:

This letter authorizes Simmons Insurance Agency to provide Homeowners Insurance on my/our property.

This policy replaces the one you have in your files. Will you please check the information to make certain that the legal description of the property, wording of the mortgagee's name, etc., meet with all the requirements of our loan agreement.

Thank you for giving this matter your prompt attention.

Sincerely,

(Husband)_____

(Wife)_____

(Other)_____

As the agent of record, I will be glad to be of service to you. Please contact me if you have any questions pertaining to this transaction.

Sincerely,

Fred Simmons
(Agent)

SIMMONS INSURANCE AGENCY
928 45th Street
Columbus, Ga 31904